

Hurricane Preparedness Guide

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Introduction

You need no introduction to the power of hurricanes. Whether you have lived through one personally or seen the coverage on TV, you already know these storms are an incredible force of nature. But did you know that there are steps you can take to prepare yourself and your business for the threat of a hurricane? You can't eliminate the risk that comes with living and working in hurricane country, but you can mitigate that risk with proper planning.

Before we talk specifically about planning for a hurricane, let's take a closer look at some of the details related to these incredible storms.



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Hurricane Classifications

Each hurricane is placed into one of five categories, and those categories are sure to change as the hurricane develops and moves across the globe. The scale for hurricanes is known as the Saffir-Simpson Scale, and it helps residents and businesses in the affected area understand the power of the storm they are about to encounter. All hurricanes are serious in nature, but the threat associated with a hurricane increases as the rating moves up the scale. So, a Category One hurricane is the lowest on the scale, with a Category Five being the most powerful and dangerous.

CATEGORY

ONE

At this point on the scale, the hurricane will deliver winds between **74 – 95 MPH**. Although this is the lowest category of hurricane, it is still an incredibly dangerous storm to encounter. Even solid buildings can sustain damage at this level, and it's likely that much of the power in the area will be knocked out.

CATEGORY

TWO

A category two storm is going to feature winds from **96-110 MPH**. This kind of wind will bring plenty of trees down in the area, and will do notable structural damage to roofs, siding, and more. It's unlikely that much, if any, power service will remain in place after the storm moves through.

CATEGORY

THREE

Another jump in wind speed is seen at this level, taking it to **111 – 129 MPH**. Power is sure to be wiped out throughout the region when a category three storm takes place, and water service might not be available either. It is likely to be weeks before basic services can be restored in the aftermath of this kind of event.

CATEGORY

FOUR

The wind speeds associated with a category four storm range from **131 – 156 MPH**. This kind of storm leaves complete damage in its wake, as everything from homes and commercial buildings to trees and more will be affected. It could be weeks or even months before people are able to move back into the area after this kind of storm.

CATEGORY

FIVE

This is the most-powerful hurricane category, and it is marked by winds in excess of **157 MPH**. The damage left from this kind of storm is hard to comprehend. Roads are likely to be blocked off by downed trees and power poles, and many homes will be completely destroyed. Long-term displacement of those who live in the area is to be expected.

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Official Notice

When a hurricane is approaching a specific geographical area, notice will be given by the government to alert residents and businesses of the threat. These notices come in two forms – watches and warnings.

HURRICANE WATCH

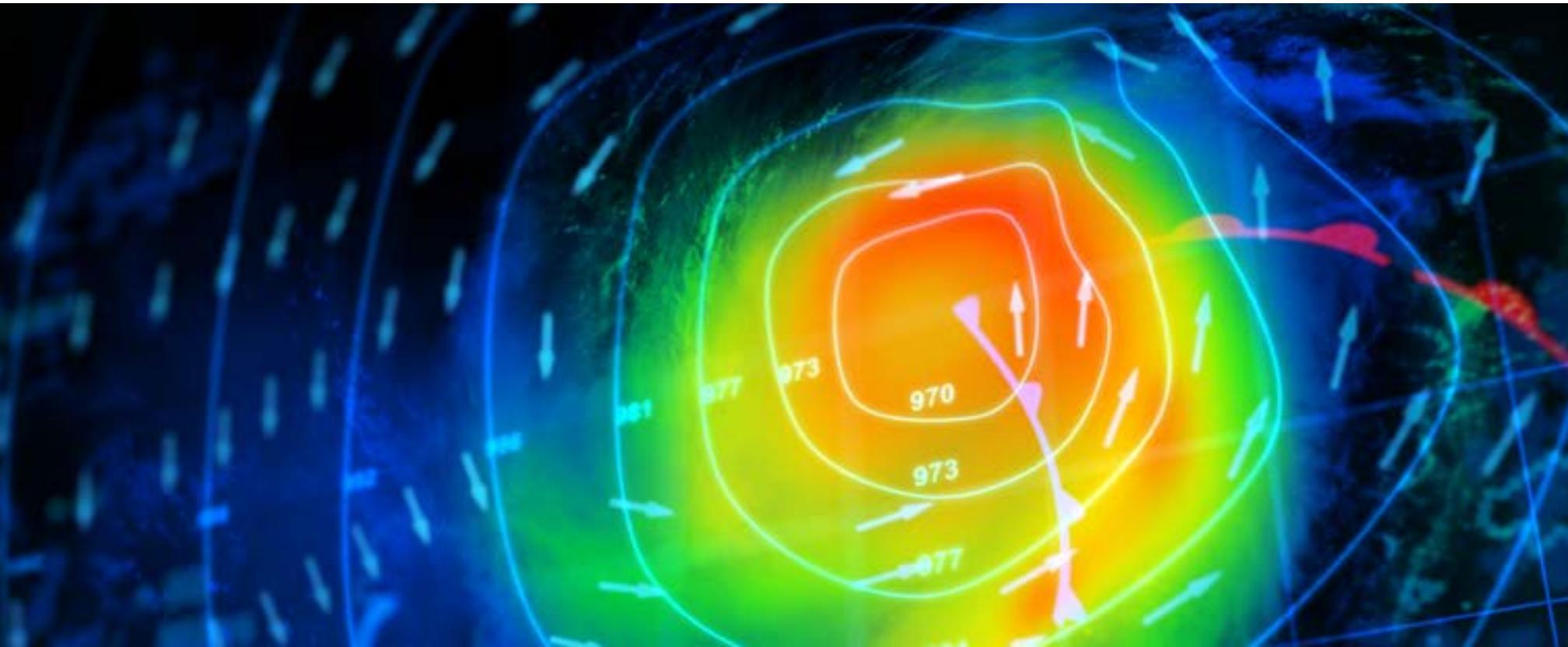
When a hurricane watch is put in place, it means that those in the area should understand that a hurricane is a possibility. Local authorities will attempt to provide two days' notice when issuing a hurricane watch so those in the affected area have time to make plans. It is important to take a hurricane watch seriously. While it is not a guarantee that the hurricane will actually arrive, there is enough of a threat to pay attention to recommended actions and do what you can to protect both people and property.

HURRICANE WARNING

Things are even more serious when a hurricane warning is issued. No longer just a possibility, hurricane conditions are now expected, and local authorities may direct those in the area to leave for a safer place. Often there will be approximately 36-hours available between the issuance of the hurricane warning and the arrival of the storm. If you know that a hurricane is a possibility, such as when your area is already under a hurricane watch, it's wise to pay close attention to news outlets or the National Weather Service for updates.

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Where Are You Located?

The location of your structure or structures is will a lot to do with the risks you face when a hurricane rolls through. Those located at low elevation near to the water are going to be at greater risk, although no building in the path of a hurricane is safe. Buildings near to the water may find themselves in areas known as evacuation zones. These are areas that are subject to both the high winds that come with a hurricane as well as the storm surge. That means water and wind can affect buildings in these areas, putting them at particularly high risk. If your buildings are farther from the coast, you might not have to worry about the threat of a storm surge. However, you may still be located in the contingency zone, where high winds can affect structures and put people at risk. There are a couple of pieces of important information that you should have on hand when doing business in an area prone to hurricanes.

ELEVATION OF YOUR LOCATION

As mentioned above, the storm surge is a big part of the threat that comes along with a hurricane. Buildings at a low elevation near to the water are going to be at a much greater risk for damage when a strong storm surge moves ashore. You can seek help with planning for this kind of event by working with local government agencies to get information on your property and its vulnerability during a hurricane.

EVACUATION ROUTE

How are you and your people going to get away safely in the case of an approaching hurricane? It's important to understand potential evacuation routes well in advance. The specific route that is best to use for a given storm will depend on the details of that storm but plan ahead by working out options and making them known to everyone.

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Prepare, Prepare, Prepare

When operating in hurricane country, it's important for a business to be prepared and understand the risks they face. Getting ahead of the game and preparing for your hurricane response is much better than trying to scramble after the storm has come through. You can't do anything about what Mother Nature brings your way, but you can be prepared to respond appropriately.

Following are some preparations your business can take to successfully navigate a storm. Many small businesses that experience loss due to a hurricane are never able to reopen, so this is a threat to be taken very seriously.

We have divided the preparation work into four categories – **advance prep**, **employee prep**, **facility prep**, and **equipment prep**. Not all of the suggestions below will apply to your business specifically, read through these ideas and keep them in mind as you draft your own plan to get ready for the next hurricane season.



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Advance Hurricane Prep

IDENTIFY AN EMERGENCY RESPONSE PARTNER

One of the first steps to take while thinking of a future hurricane is to determine who you will work with for the recovery process. Even if your building is lucky enough to avoid major damage, there is still some cleanup work that will surely need to be done.

MAKE A WRITTEN PLAN

You should also craft a detailed plan that takes into account the specific needs of your organization. Every business is different, so sit down with your team and consider all variables to develop a plan that works.

PRE-ARRANGE WITH OTHER BUSINESSES

It's possible to team with another business or organization in another area that could help you out in the case of a hurricane. This would be a partner that is far enough away to where they are unlikely to be affected by the same storm.

PLAN FOR INSURANCE CLAIMS

Carefully document the condition of your buildings both inside and out before any storms arrive. This will help with the insurance process later on.

SHARE YOUR EMERGENCY RESPONSE PLAN WITH ALL EMPLOYEES

Meet with all employees to review the hurricane prep plan and answer any questions.



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Employee Prep

If you operate a large business or organization, you may not need to have everyone on your team involved in hurricane prep and response (although everyone will need to understand basics like an evacuation plan). Choose members of your staff to help with this process, such as the maintenance team and perhaps the heads of various departments.

Assign tasks to various employees based on their experiences and strengths. How this plan will look is going to depend on the size of your organization and the type of work you do. As a general rule of thumb, the more detail you can include in your plan, the better. A hurricane is a huge event for everyone in the area, and there will be a lot to sort out in the aftermath. If your team already knows what they are supposed to do before any storm arrives, it will be much easier to get through this event successfully. Also, it's important to keep your plan up to date as people come and go from your organization, and you should review the plan in the lead up to hurricane season annually.



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Facility Prep for a Hurricane

- The roof of your building or buildings is going to be perhaps the most vulnerable component, so make sure it is properly maintained and ready for heavy winds. Have a professional inspect the roof periodically and make the necessary repairs.
- In addition to the roof, trees are a serious point of concern. Large trees near your buildings may come down in a storm, endangering the structure. Again, working with a professional is the best bet here, to assess risk and modify or bring down any trees that pose a threat.
- Buildings in an evacuation zone should look at moving utilities to a place that will help keep them dry – like higher locations within the structure. Also, big pieces of furniture can be anchored to the structure to help keep them stationary.
- Remember to account for things that can't be replaced after a storm damages your building, like important documents or computer hard drives. Either store documents off-site in a secure location or have them stored in a way that will allow them to easily be moved when a hurricane is expected. Digital records should be backed up in multiple ways.
- In addition to documents, plan for anything else that you'll want to move out of the building when a hurricane is expected. This could be particularly expensive machinery or equipment that is not so large as to make its removal impossible.
- Rooftop equipment should get special attention when preparing for storms. Everything on the roof should be tied down properly to meet the relevant codes and give it a better chance of withstanding a hurricane.
- Have a method in place to protect the windows on your building, as they will be in danger when a hurricane arrives. Storm shutters would be ideal for this application, but you can use wood to board windows up if you decide not to invest in the storm shutters. Supplies for this kind of work will be in short supply once a hurricane is known to be on the way, so stock up in advance if at all possible.

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Equipment Prep for Hurricane Season

- Don't count on modern technology to continue working after a storm. Have a traditional radio on hand with enough batteries to operate it for an extended time. This radio can help you get important updates from the weather service about the status of the storm, road closures, power outages, etc.
- Flashlights are another piece of equipment that can go a long way after a storm. Just like with radios, it's important to have plenty of batteries on hand to run those flashlights.
- A supply kit should be stored in your facility and updated each year. Some of the items you may want to include are drinking water, canned food goods, a can opener, first aid supplies, and more.
- A bigger investment, but one that could be worth it in the event of a big storm, would be a generator. This would allow you to run some of your basic and essential electrical systems when the local power grid is not available.



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Keeping Supplies on Hand

We already mentioned that it would be a good idea to have some supplies on hand before hurricane season arrives, as many things will disappear from store shelves once a hurricane watch or warning is issued. Along with plywood, you'll also want to have drills for putting the plywood up, 2x4s for support and bracing, and screws. Additionally, things like tarps for covering items vulnerable to water, tie-down straps, waterproof tape, and sandbags can all help you get ready for an incoming storm. Think about where on your property you may be able to store these kinds of supplies, so you'll be prepared and able to act when the time is right.



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Hurricane Watch Response

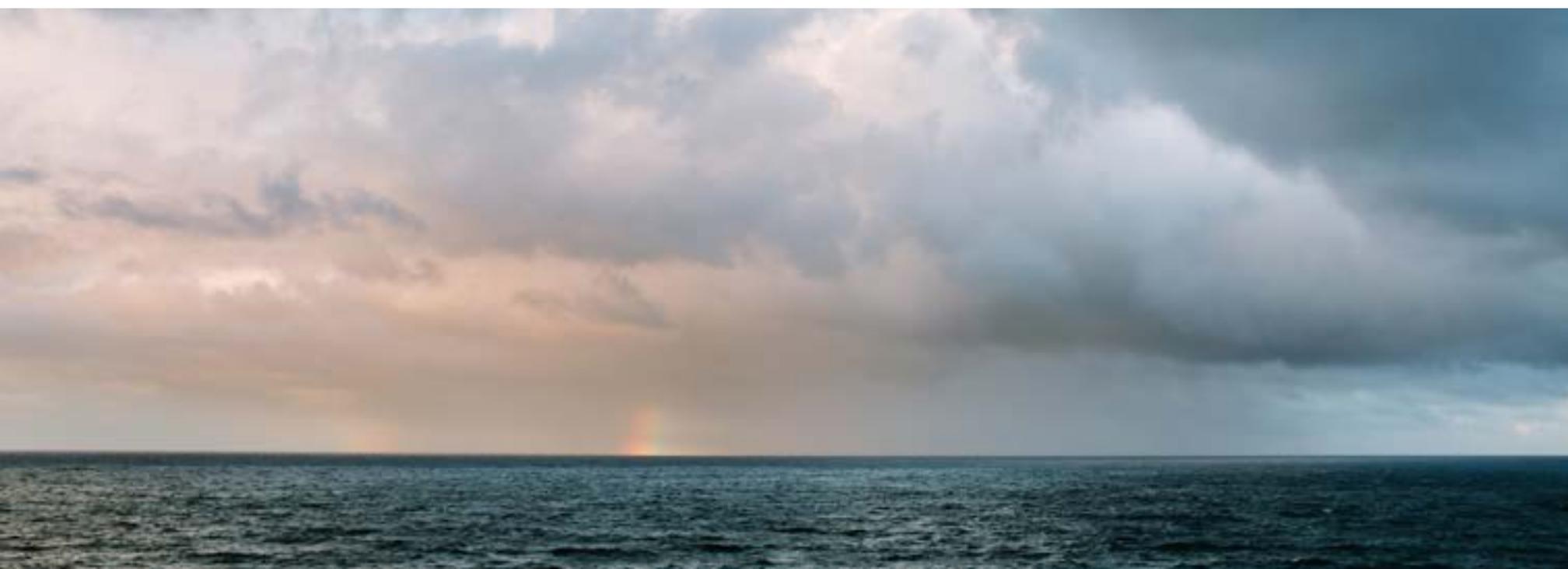
A hurricane watch is a notification to be taken very seriously. At that point, you may have just 48 hours to respond to the upcoming storm. And while that might sound like plenty of time, it will go quickly.

As long as you have done proper planning in advance of this day, you and your employees should have a good idea of what you are going to do next. With that said, it's still important to be proactive and not let too much time pass. For one thing, you'll want to closely follow the news updates for current information on the status of the storm. Hurricane watches often develop into an actual hurricane arrival, but not always. Stay up to date so you know how things are looking and what local authorities are recommending. If you are told to evacuate, do so right away.

If you are familiar with the hurricane plan you have established, you should know approximately how long it will take to work through your checklist. It might be best to get started on some of the basic tasks right away, saving the more drastic measures for a point when the hurricane is imminent. Of course, giving yourself plenty of time to get work done is always advisable, and the safety of yourself and everyone else involved should always be the top priority.

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Hurricane Warning Response

The issuance of a hurricane warning takes things to a higher level than the hurricane watch warning. At this point, you should expect the hurricane to arrive, and you should put your plan into action right away. If you are located in the evacuation zone, you'll likely need to evacuate right away and get to a safer location. Don't wait until the last minute to evacuate, as roads can become congested and high water or winds may make roads impassable even before the storm technically arrives. If you are told to evacuate, the following points might need to be completed (depending on the specifics of your situation).

- Close your business right away and make any notifications that might be necessary that you are closed until further notice.
- Move the important documents and other items that you have identified in your plan right away.
- Shut down all electrical equipment and disconnect that gear to help prevent damage that could come from power issues related to the storm. In addition to turning off electrical gear, you also will want to move other equipment away from areas where it is more likely to be damaged (when possible).
- This is the time to put your storm shutters to use or put up plywood to protect doors and windows. It can take longer than expected to board everything up if you don't have shutters, so be sure to have someone start on this task right away.
- Park company vehicles in the safest place you can find, if those vehicles are not going to be used as part of the evacuation.
- Turn off the utility services to the building for the time being.
- Confirm that everyone related to your business has evacuated successfully.

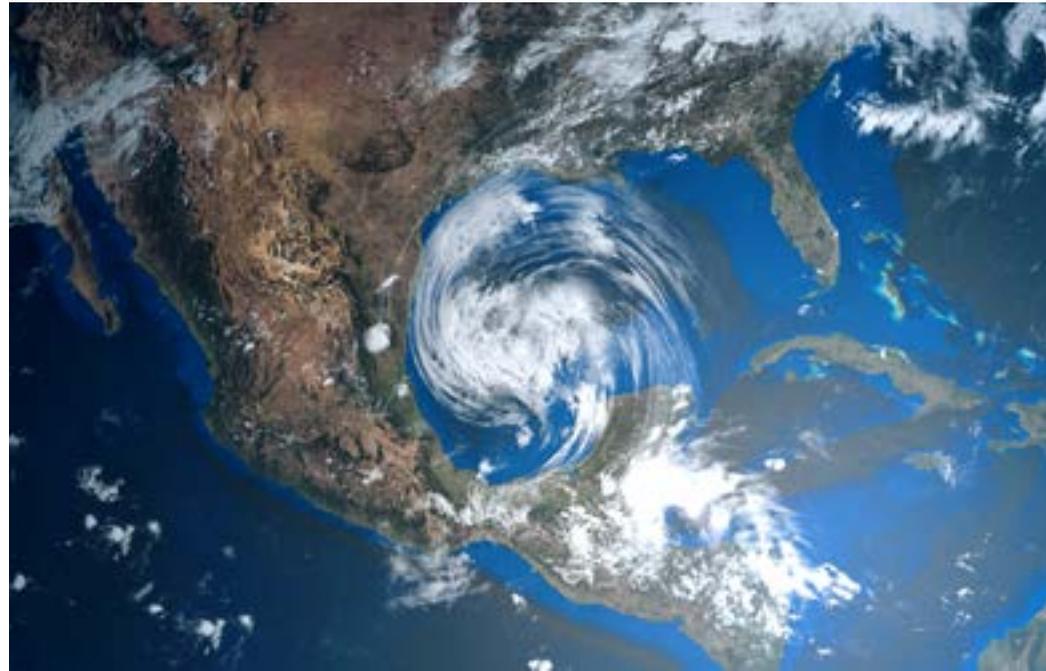


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Getting Through the Storm

If evacuation is recommended, the best thing you can do to get through a hurricane is simply to get out of the path of the storm and wait. The storm may do severe damage to the area – including your structure – but there is nothing else you can do about that fact. Just get out of the way and keep yourself safe until the storm is gone.

With that said, you might experience a storm where you are not in the evacuation area but will still be affected by part of the storm’s power. No one should stay on-site during a hurricane unless local authorities have decided it is safe to do so. Always err on the side of caution when dealing with Mother Nature, as it is easy to underestimate the power of these kinds of storms. Should you find yourself in a situation where it is safe to ride out the storm, there are a few things to keep in mind.

- Basements should be avoided if flooding is possible in your location. Be sure everyone staying on-site has appropriate supplies and equipment to get through safely.
- Those in multi-story buildings will want to favor lower floors (but not basements if flooding is a danger) and stay away from the corners of the structure. Staying away from exterior glass that could be broken during the storm is another good safety step.
- As the hurricane proceeds, it’s likely that you will experience a break as the eye of the hurricane moves through. It’s easy to think that the storm is over at this point, but that’s not the case. Follow news updates for the status of the storm to know when it has actually passed.

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In the Aftermath

The way the days, weeks, and months shake out after a hurricane will depend entirely on how the storm plays out. In the best-case scenario, damage will be limited, and local utilities will be restored relatively quickly. That's not always how it works out, of course, and sometimes the damage from a hurricane can be devastating and even life-changing.

So, what should you do after the storm has passed? That is something that must be determined on a case-by-case basis, but the points below are a starting point.

- Before heading back to the building or buildings that were in the path of the storm, confirm that it is safe to return and that roads are open. It is likely that authorities will limit access for a period of time, so be patient and wait for official word that you can come back. Even if emergency crews are working in the area, that doesn't necessarily mean it has been cleared for everyone to come back. You should be able to keep up with the status of your area by following news updates and any emergency declarations.
- When you are able to return and enter your facility, do so carefully. It's possible that there will be serious structural damage, animals, water in unexpected places, and more. If you are not comfortable going into the building, or are not sure that it is safe, get professional help. In addition to the issues mentioned previously, danger can lurk from downed power lines and other utility damage. It is extremely important to respect this situation and only proceed when you are sure things are safe.
- As cleanup begins, remove general debris and clean up any water that is collected where it is not supposed to be. Also, the roof may need to be cleaned off, and fans may be required to help dry out interior spaces.

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Thinking About Security

Unfortunately, there are always people out there waiting to take advantage of an unfortunate – or tragic – situation. In this case, that could come in the form of looters accessing your buildings and stealing things while the structure is not locked up as it would be normally. If your building has been breached by the storm, one of the first orders of business is to secure it until proper repairs can be made. Lock everything up where doors are still working, and board up entrances or windows that have been broken and need to be addressed.



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Starting the Recovery Process

As a bit of time passes after the hurricane, you'll start to look forward to how you can recover and get your organization up and running once again. Meeting with your team to discuss the extent of the damage and the best path forward is a logical next step.

It's quite likely that you will need to file an insurance claim to work toward restoration. Of course, after a hurricane, insurance agents are going to be working with a huge number of clients on their claims, so get started right away and understand that you'll need to be patient. When you file a claim, be sure to provide everything that you have to help with the process, including information regarding the state of the building before the storm, information about the damage sustained, and more.

With regard to insurance, this is a point that you can include in your preparations that we addressed earlier on. Gather up all of the relevant insurance information such as contact info, policy details, claims procedures, and more, and keep them all in a safe place. Then, if a hurricane does take place and you need to act quickly, you won't have to scramble for that info when you need it most.



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Helping Your Employees

Perhaps more than any other time, it's important to remember during a hurricane that your employees are real people with lives outside of their jobs. You should not only be preparing your business for the arrival of the storm, but also helping your employees take care of themselves and their families. By providing them with some basic advice and a bit of assistance, you can make it easier for everyone associated with your organization to get through this event as successfully as possible.

- Employees should also be following along with news updates to determine how they need to care for their families – and when they should evacuate, if needed.
- You could offer disaster supply kits to members of your team and their family members.
- Small steps can go a long way toward making things easier, like filling up vehicles with gas and getting some cash to have available in case electronic payments aren't working.
- Just as with a business, important family documentation should be packed and protected.
- Homes can be protected and boarded up in a similar manner to commercial structures.
- Pets are an important consideration when it may become necessary to evacuate. Plan to bring along not only the pets but their food and any medications, as well.
- As hotels and motels can be quite busy in surrounding areas during an evacuation, suggest that your employees contact friends and relatives outside of the evacuation zone to see if they can offer temporary shelter.
- Again, just like with a business, employees should only return to their homes after they have been given permission to do so by local authorities.

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Family Checklist

Putting together a family checklist is a handy way to make this difficult time a little easier for your employees. While each employee will need to individually do what is best for his or her family, following a general checklist will help them understand some of the key pieces.

- Radio and flashlights with the appropriate batteries.
- A supply of non-perishable food that can feed everyone in the family and last for at least three days.
- Drinking water that can offer each member of the family a gallon of water a day.
- Camping supplies can be put to use in this kind of emergency situation, such as coolers, camp stoves, water purification tablets, matches, small tools, etc.
- Any medications required by family members should be packed.
- Important records and documents should be packed in a secure manner.
- A first-aid kit and the instructions for its use.
- Other assorted items including trash bags, toiletries, bug repellent, and more.



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Claremont's Priority Emergency Response Program

Not having a disaster recovery plan in place when disaster strikes can mean last minute decisions, increasing the time and cost to restore your property or business back to its pre-loss condition.

Join Claremont's Priority Emergency Response Program and we will work with you to develop your own emergency disaster recovery plan, allowing you to make calm, well-thought decisions before catastrophe strikes.

And if catastrophe does strike, you will have priority access to all of our expertise, equipment and services, over our non-member clients. Getting your business back up and running will be our priority and commitment to you.



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